Fill in this information to identify the case:	
Deborah R. Brantley	
Debtor 2 (Spouse, if filing)	—
United States Bankruptcy Court for the: Western District of TN (State)	
Case number 17-26571	
Official Form 410S1	
Notice of Mortgage Payment Cha	inge 12/15
If the debtor's plan provides for payment of postpetition contractual installadebtor's principal residence, you must use this form to give notice of any cas a supplement to your proof of claim at least 21 days before the new payment to your proof of claim at least 21 days before the new payment as a supplement to your proof of claim at least 21 days before the new payment SECRETARY OF VETERANS AFFAIRS,	hanges in the installment payment amount. File this form
Name of creditor: AN OFFICER OF THE UNITED STATES	Court claim no. (if known): 1
Last 4 digits of any number you use to	Date of payment change:
identify the debtor's account: 6062	Must be at least 21 days after date 05 /01 /2021 of this notice
	or this floude
	New total payment: \$ 554.94 Principal, interest, and escrow, if any
Part 1: Escrow Account Payment Adjustment	Timopai, interest, and essent, if any
	10
1. Will there be a change in the debtor's escrow account payment	
Yes. Attach a copy of the escrow account statement prepared in a form the basis for the change. If a statement is not attached, explain wh	
——————————————————————————————————————	y
Current escrow payment: \$ 228.23	New escrow payment: \$ 232.90
Part 2: Mortgage Payment Adjustment	
2. Will the debtor's principal and interest payment change based variable-rate account?	on an adjustment to the interest rate on the debtor's
No Yes. Attach a copy of the rate change notice prepared in a form consiste	ant with applicable perhaptiviptes law If a patice is not
attached, explain why:	
Comment interest and a	Now into your and you
	New interest rate:%
Current principal and interest payment: \$	New principal and interest payment: \$
Part 3: Other Payment Change	
3. Will there be a change in the debtor's mortgage payment for a	reason not listed above?
No Yes. Attach a copy of any documents describing the basis for the chang	e such as a renayment plan or loan modification agreement
(Court approval may be required before the payment change can to	·······································
Reason for change:	
Current mortgage payment: \$	New mortgage payment: \$

Case 17-26571 Doc 82 Filed 04/07/21 Entered 04/07/21 10:39:55 Desc Main Document Page 2 of 5

_	Deborah R. Brantley	Case number (if known) 17-26571		
F	irst Name Middle Name Last Name			
Part 4: Si	gn Here			
The person telephone n	completing this Notice must sign it. Sign and print your nar umber.	ne and your title, if any, and state your address and		
Check the ap	propriate box.			
☐ I am t	he creditor.			
⊠llam t	he creditor's authorized agent.			
	no ordanor o datronzoa agoria.			
	nder penalty of perjury that the information provided in , information, and reasonable belief.	this claim is true and correct to the best of my		
★ /s/ Michelle Ghidotti Date 04/07/2021 Date 04/07				
Signature				
Print:	Michelle Ghidotti First Name Middle Name Last Name	Title AUTHORIZED AGENT		
	Ghidotti Berger LLP.			
Company				
Address	1920 Old Tustin Ave.			
	Number Street			
	Santa Ana, CA 92705 City State ZIP Code			
	5			
Contact phone	(949) 427 _ 2010	Email bknotifications@ghidottiberger.com		

Document

Page 3 of 5

Annual Escrow Account Disclosure Statement

ACCOUNT NUMBER:

P.O. Box 517 Titusville, PA 16354 1-800-327-7861 https://myloanweb.com/BSI

DATE: 03/15/21

DEBORAH R BRANTLEY 3636 DAWNRIDGE CV BARTLETT, TN 38135

PROPERTY ADDRESS 3636 DAWNRIDGE COVE

BARLETTE, TN 38135

PLEASE REVIEW THIS STATEMENT CLOSELY - YOUR MORTGAGE PAYMENT MAY BE AFFECTED. THIS STATEMENT TELLS YOU OF ANY CHANGES IN YOUR MORTGAGE PAYMENT, ANY SURPLUS REFUNDS, OR ANY SHORTAGE YOU MUST PAY. IT ALSO SHOWS YOU THE ANTICIPATED ESCROW ACTIVITY FOR YOUR ESCROW CYCLE BEGINNING 05/01/2021 THROUGH 04/30/2022.

ANTICIPATED PAYMENTS FROM ESCROW 05/01/2021 TO 04/30/2022			
HOMEOWNERS INS	\$1,463.00		
COUNTY TAX	\$917.33		
CITY	\$414.50		
TOTAL PAYMENTS FROM ESCROW	\$2,794.83		
MONTHLY PAYMENT TO ESCROW	\$232.90		

----- ANTICIPATED ESCROW ACTIVITY 05/01/2021 TO 04/30/2022 ------

	ANTICIPATE	D PAYMENTS	ESCROW BALANCE COMPARISON		
MONTH	MONTH TO ESCROW FROM ESCROW		FROM ESCROW DESCRIPTION AI		REQUIRED
			STARTING BALANCE	> \$12,364.47	\$997.20
MAY	\$232.90			\$12,597.37	\$1,230.10
JUN	\$232.90			\$12,830.27	\$1,463.00
JUL	\$232.90			\$13,063.17	\$1,695.90
AUG	\$232.90	\$1,463.00	HOMEOWNERS INS	L1->\$11,833.07	L2-> \$465.80
SEP	\$232.90			\$12,065.97	\$698.70
OCT	\$232.90			\$12,298.87	\$931.60
NOV	\$232.90			\$12,531.77	\$1,164.50
DEC	\$232.90			\$12,764.67	\$1,397.40
JAN	\$232.90			\$12,997.57	\$1,630.30
FEB	\$232.90	\$917.33	COUNTY TAX	\$12,313.14	\$945.87
		\$414.50	CITY	\$11,898.64	\$531.37
MAR	\$232.90			\$12,131.54	\$764.27
APR	\$232.90			\$12.364.44	\$997.17

------ DETERMINING THE SUFFICIENCY OF YOUR ESCROW BALANCE ------

IF THE ANTICIPATED LOW POINT BALANCE (L1) IS GREATER THAN THE REQUIRED BALANCE (L2), THEN YOU HAVE AN ESCROW SURPLUS. YOUR ESCROW SURPLUS IS \$11,367.27.

	CALCULATION OF YOUR NEW PAYMENT	PAYMENT		
	RIN & INTEREST \$322.04			
	SCROW PAYMENT \$232.90			
1	EW PAYMENT EFFECTIVE 05/01/2021 \$554.94			
•	OUR ESCROW CUSHION FOR THIS CYCLE IS \$465.80.			

****** Continued on reverse side ********



Our records indicate that you have filed for Bankruptcy protection. As a result of your Bankruptcy filing, escrow account deficiencies prior to your filing date have been removed from calculation of your analysis, and they are now reflected as amounts due within your pre-petition arrearage. This Escrow Analysis Statement was prepared under the assumption that all escrow payments have been made in the amount required each month. The surplus funds indicated above are not an accurate reflection of your escrow account because no surplus funds will exist until all amounts are received towards your pre-petition arrearage.

ACCOUNT HISTORY

THIS HISTORY STATEMENT COMPARES YOUR PRIOR ANALYSIS CYCLE PROJECTED ESCROW ACTIVITY TO THE ACTUAL ESCROW ACTIVITY BEGINNING 05/01/2020 AND ENDING 04/30/2021. IF YOUR LOAN WAS PAID-OFF, ASSUMED OR TRANSFERRED DURING THIS PRIOR CYCLE, OR THE COMPUTATION YEAR IS BEGING CHANGED, ACTUAL ACTIVITY STOPS AT THAT POINT. THIS STATEMENT IS INFORMATION ONLY AND REQUIRES NO ACTION ON YOUR PART.

YOUR PAYMENT BREAKDOWN AS OF 05/01/2020 IS:

PRIN & INTEREST \$322.04 ESCROW PAYMENT \$228.23 BORROWER PAYMENT \$550.27

	PAYMENTS TO ESCROW		PAYMENTS FROM ESCROW		ESCROW BALANCE			
MONTH	PRIOR PROJECTED	ACTUAL	PRIOR PROJECTED	ACTUAL	DESCRIPTION	PRIOR PROJECTED	ACTUAL	
					STARTING BALANCE	\$950.54	\$3,164.29	
MAY	\$228.23	\$0.00	ŕ			\$1,178.77	\$3,164.29	
JUN	\$228.23	\$613.98	t .			\$1,407.00	\$3,778.27	
JUL	\$228.23	\$613.98	ŧ	\$1,463.00 *	HOMEOWNERS INS	\$1,635.23	A-> \$2,929.25	
AUG	\$228.23	\$0.00	\$1,407.00		HOMEOWNERS INS	T-> \$456.46	\$2,929.25	
SEP	\$228.23	\$733.71	t .			\$684.69	\$3,662.96	
OCT	\$228.23	\$426.72	ŕ			\$912.92	\$4,089.68	
NOV	\$228.23	\$426.72	t .	\$917.33 *	COUNTY TAX	\$1,141.15	\$3,599.07	
DEC	\$228.23	\$213.36	ŕ	\$414.50 *	CITY	\$1,369.38	\$3,397.93	
JAN	\$228.23	\$426.72	t .			\$1,597.61	\$3,824.65	
FEB	\$228.23	\$426.72	\$917.33		COUNTY TAX	\$494.01	\$4,251.37	
FEB			\$414.50		CITY			
MAR	\$228.23	\$426.72	*			\$722.24	\$4,678.09	
APR	\$228.23	\$0.00				\$950.47	\$4,678.09	
	\$2,738.76	\$4,308.63	\$2,738.83	\$2,794.83				

UNDER FEDERAL LAW, WHEN YOUR ACTUAL ESCROW BALANCE REACHED THE LOWEST POINT, THAT BALANCE WAS TARGETED NOT TO EXCEED 1/6TH OF THE ANNUAL PROJECTED DISBURSEMENTS. YOUR LOAN DOCUMENTS OR STATE LAW MAY SPECIFY THAT YOUR LOWEST BALANCE MUST BE A LOWER AMOUNT THAN THE FEDERAL LAW ALLOWS.

UNDER YOUR MORTGAGE CONTRACT OR STATE OR FEDERAL LAW, YOUR TARGETED LOW POINT BALANCE (T) WAS \$456.46. YOUR ACTUAL LOW POINT ESCROW BALANCE (A) WAS \$2,929.25.

BY COMPARING THE ANTICIPATED ESCROW TRANSACTIONS WITH THE ACTUAL TRANSACTIONS YOU CAN DETERMINE WHERE A DIFFERENCE MAY HAVE OCCURRED. AN ASTERISK (*) INDICATES A DIFFERENCE IN EITHER THE AMOUNT OR DATE OF THE PROJECTED ACTIVITY THAT HAS NOT YET OCCURRED DUE TO THE DATE OF THIS STATEMENT.

IF THERE ARE NO PRIOR PAYMENTS TO OR FROM ESCROW SHOWN, THERE WAS NO PRIOR PROJECTION TO WHICH THE ACTUAL ACTIVITY COULD BE COMPARED.

Determining your Shortage or Surplus

Shortage:

Any shortage in your escrow account is usually caused by one the following items:

- An increase, if any, in what was paid for insurance and/or taxes from your escrow account.
 A projected increase in taxes for the upcoming year.
 The number of months elapsed from the time of these disbursements to the new payment effective date.

Shortages are divided evenly of the next twelve months. To reduce the increase in your monthly payment, the shortage can be paid either partially or in full.

Surplus:

A surplus in your escrow account is usually caused by one the following items:

- The insurance/taxes paid during the past year were lower than projected.
 A refund was received from the taxing authority or insurance carrier.
 Additional funds were applied to your escrow account.

If your surplus is \$50.00 or greater and your loan was contractually current at the time when the analysis was run or calculated, a check will be sent to you. If your surplus is less than \$50.00, the funds will be retained in your escrow account.

Licensed as Servis One, Inc. dba BSI Financial Services BSI Financial Services BSI NMLS# 38078. Customer Care Hours: Mon. - Fri. 8:00 am to 11:00 pm (ET) and Sat. 8:00 am to 12:00 pm (ET).

CERTIFICATE OF SERVICE

On April 7, 2021, I served the foregoing documents described as Notice of mortgage payment change on the following individuals by electronic means through the Court's ECF program:

Debtor Counsel

Tracey P. Malone

traceymalone@bellsouth.net

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Maben May Maben May

On April 7, 2021, I served the foregoing documents described as Notice of mortgage payment change on the following individuals by depositing true copies thereof in the United States mail at Santa Ana, California enclosed in a sealed envelope, with postage paid, addressed as follows:

DEBTOR

Deborah R. Brantley 3636 Dawnridge Cove Memphis, TN 38135

Trustee Sylvia F. Brown200 Jefferson Ave. Suite #1113
Memphis, TN 38103

U.S. Trustee
U.S. Trustee
Office of the U.S. Trustee
One Memphis Place
200 Jefferson Avenue, Suite 400
Memphis, TN 38103

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Maben May Maben May